



Agent Services Update

Market Accountability Advisory Committee Meeting
June 21, 2016



(Data as of 5/31/2016)

Current Agent and Agency Counts vs YE 2014

	May-16	Dec-14	Net Change
Agencies	5,123	5,431	-308
Agents	7,797	8,376	-579
Sum of PIF	488,646	661,128	-172,482

Agency Segmentation

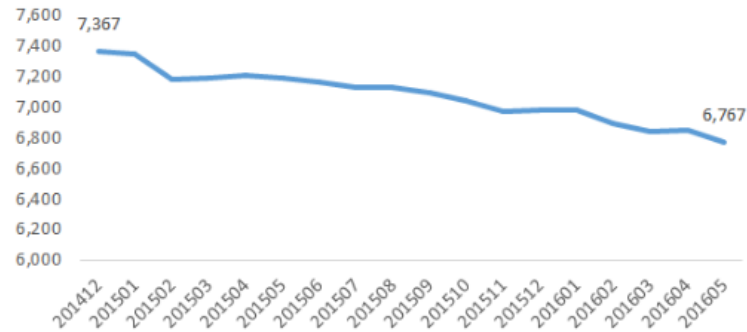
	May-16			Dec-15		
	Total Agencies	Total PIF	% of Overall PIF	Total Agencies	Total PIF	% of Overall PIF
Tier 1 (2000+PIF)	9	69,937	14.3%	15	106,041	16.0%
Tier 2 (500-1999 PIF)	121	88,838	18.2%	201	147,590	22.3%
Tier 3 (200-499 PIF)	517	155,711	31.9%	672	210,321	31.8%
Tier 4 (50-199 PIF)	1,233	127,795	26.2%	1,429	149,394	22.6%
Tier 5 (49 or less PIF)	2,910	46,365	9.5%	2,792	47,782	7.2%
Tier 6 (0 PIF)	333	0	0.0%	N/A	0	0.0%
Total	5,123	488,646	100.00%	5,109	661,128	100.00%

Note: 63% of Citizens agencies have less than 50 policies in force

Agency Dashboard (Data as of 5/31/2016)

Key Trends

Total Producing Agents over Time



Attention: The agent scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Total Producing Agencies over Time



Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 1 Agencies over Time (2000+ PIF)



Tier 2 Agencies over Time (500-1999 PIF)



Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 3 Agencies over Time (200-499 PIF)



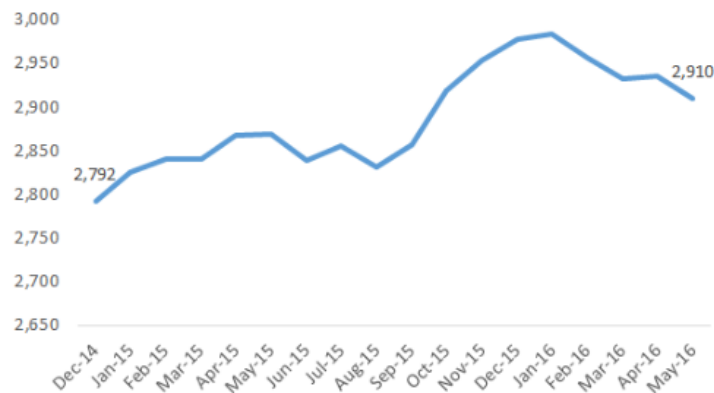
Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 4 Agencies over Time (50-199 PIF)



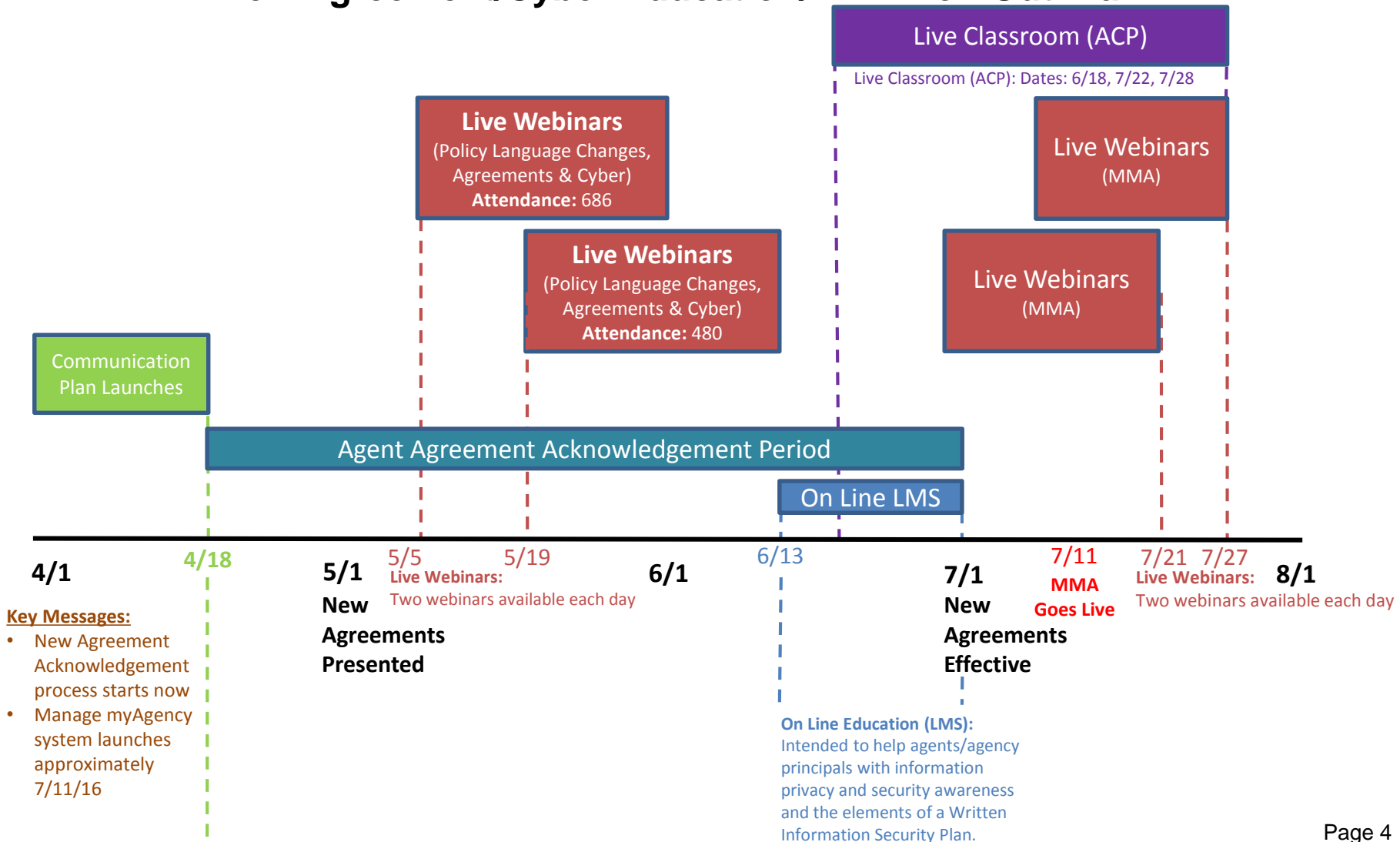
Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

Tier 5 Agencies over Time (49 or less PIF)



Attention: The agencies scale along the vertical axis has been narrowed to reveal the small but steady drop in agencies since 2014.

New Agreement/Cyber Education/MMA Roll-Out Plan



Binding Violation Re-Launch

Effective

July 1, 2016

**Agent
Communication**

Scheduled for June 24, 2016. The communication will include support reminders on what a binding violation is, and will also link to education materials on how to avoid binding violations.

**Current 2016 YTD
Results**

Total Submissions: 39,645

Total Binding Violations Issued: 549

Total Binding Violations Issued by Category:

Uninsurable Risk: 316

Circumventing the Electronic Document Submission Process: 178

Premium Posted to Unbound Risk: 33

Ineligible Risk: 22

PolicyCenter Enhancements

Customer Experience

Agent Experience

Planned for the June Release:

Prior Insurance	Lender-Placed coverage will be accepted and be able to be entered on the application in PolicyCenter.	Activity Queue	Agents will be able to view and complete all activities sent to their agency from Underwriting.
Renewal Payments	Agents & Policyholders have more flexibility when making a renewal payment.	Address Change	Agents will now be able to change the mailing address in one step as a policy change at policy level.

Future Enhancements*:

Invoice	<ul style="list-style-type: none"> • Pay by phone option • Overnight mailing address • Adding property address 	Agency Support	Agency Management System: Commission Download
Depopulation	<ul style="list-style-type: none"> • Policyholder Choice Letter – Allow policyholders to choose from all offers available. • Coverage Comparison provided for each carrier that made an offer (includes premiums). 	Agency Support	Agency Management System: Activity Download

Agent Education Attendance 2016 YTD

Event	Date	Attendance
Agent Association Sponsored Webinars	January 29, 2016	23
Agent Certification Program	February 11, 2016	29
Agent Certification Program	February 17, 2016	132
Agent Association Sponsored Webinars	February 24, 2016	126
Citizens Produced Webinar	February 25, 2016	309
Citizens Produced Webinar	March 3, 2016	198
Citizens Produced Webinar	March 10, 2016	372
Citizens Produced Webinar	March 17, 2016	285
Citizens Produced Webinar	March 24, 2016	303
Agent Association Sponsored Webinars	February 24, 2016	128
Citizens Produced Webinar	March 31, 2016	124
Agent Association Sponsored Webinars	April 20, 2016	72
Citizens Produced Webinar	May 5, 2016	686
Agent Association Sponsored Webinars	May 11, 2016	26
Citizens Produced Webinar	May 19, 2016	480